

What will health insurance reform mean for you?

If You Have Insurance If You Are a Senior Citizen If You are a Small Business Owner If You Don't Have Insurance

- If you like your insurance, nothing in this legislation will force you to change.
- Your prescription drug costs will be lowered by closing the Medicare Part D donut hole. The process will be phased in over several years.
- If you employ fewer than 50 people, you are exempt from having to provide your employees health insurance.
- You will be able to choose affordable insurance from a new health insurance exchange just as Members of Congress can.
- Insurance companies won't be able to discriminate against you if you have a preexisting condition.
- Limits insurance companies' ability to discriminate against you by charging you higher premiums because of a preexisting condition.
- If you employ more than 50 people, or are a smaller firm that chooses to provide health insurance, you will be able to choose from a new health insurance exchange.
- If you still can't afford insurance in this new marketplace, you will receive financial assistance to be able to afford it.
- All co-pays for preventative services will be eliminated & you will no longer be subject to lifetime caps on benefits.
- All co-pays for preventative services will be eliminated.
- If you employ 25 people or fewer and choose to purchase insurance for your employees, you will be able to choose from a new health insurance exchange.
- If you have been denied coverage because of a pre-existing condition, you will be immediately eligible for coverage.
- Your insurance company cannot drop you because you get "too sick."

- Extends the fiscal solvency of Medicare by nearly a decade.
- You will be able to keep dependent children on your plan until they are 26.

[Return to Dave's Health Insurance Reform Information Clearinghouse](#)